



# State of Wisconsin / OFFICE OF THE COMMISSIONER OF INSURANCE

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## GROUP HEALTH INSURANCE INDEX JANUARY 1, 2004

The Office of the Commissioner of Insurance surveys the top writers of group health insurance in Wisconsin every six months to monitor the premiums charged for group health insurance policies. The results of this survey are summarized below. The average shown is the average for all insurers participating in the survey.

Insurers were asked to develop rates for a comprehensive policy for four hypothetical groups in particular locations in Wisconsin. In 2002 a new group was added. Group 3 is now a small employer with 25 employees in Wisconsin Rapids. The insurers were asked to price a policy with a \$250 deductible and a \$750 per individual out-of-pocket maximum. However, the exact benefits may vary from one company to the next.

The group members are assumed to work full-time in Wisconsin for a Wisconsin corporation and pass medical underwriting. Each company sets its own underwriting standards for group acceptability. The prices are for new groups which meet the individual company's underwriting standards. The policy is assumed to be the only product offered to the group and marketed through the company's standard distribution system.

It is important to note that prices may vary significantly from one group to another. The differences may be attributed to age, sex, health and marital status, and the benefit options chosen. In addition, most insurers offer their lowest rates to new business and, therefore, existing groups may receive renewal rates which are somewhat higher.

### MONTHLY RATES - SINGLE COVERAGE

#### GROUP 1 = 25 employees / Milwaukee

	January 1998	January 1999	January 2000	January 2001	January 2002*	January 2003	January 2004
Minimum:	\$160.76	\$166.50	\$183.06	\$236.92	\$292.28	\$309.87	\$248.57
Maximum:	261.67	259.54	332.93	312.74	383.94	496.62	508.62
Average:	\$209.65	\$209.98	\$252.44	\$270.57	\$328.29	\$397.42	\$379.49

Average Increase: 1/1/98 - 1/1/99 = 0.2%  
Average Increase: 1/1/99 - 1/1/00 = 20.2%  
Average Increase: 1/1/00 - 1/1/01 = 7.2%  
Average Increase: 1/1/01 - 1/1/02 = 21.3%  
Average Increase: 1/1/02 - 1/1/03 = 21.1%  
Average Increase: 1/1/03 - 1/1/04 = -4.5%

#### GROUP 2 = 75 employees / Milwaukee

	January 1998	January 1999	January 2000	January 2001	January 2002*	January 2003	January 2004
Minimum:	\$157.08	\$140.97	\$177.04	\$180.30	\$241.69	\$254.37	\$223.16
Maximum:	252.82	259.54	276.98	312.74	383.94	496.62	520.15
Average:	\$197.86	\$195.04	\$224.02	\$253.70	\$318.58	\$376.29	\$371.29

Average Increase: 1/1/98 - 1/1/99 = -1.4%  
Average Increase: 1/1/99 - 1/1/00 = 14.9%  
Average Increase: 1/1/00 - 1/1/01 = 13.2%  
Average Increase: 1/1/01 - 1/1/02 = 25.6%  
Average Increase: 1/1/02 - 1/1/03 = 18.1%  
Average Increase: 1/1/03 - 1/1/04 = -1.3%

\*One company reported monthly rates with an effective date of April 1, 2002.

**GROUP 3 = 25 employees / Wisconsin Rapids**

	<b>January 2002*</b>	<b>January 2003</b>	<b>January 2004</b>
Minimum:	\$222.91	\$247.09	\$257.72
Maximum:	321.26	398.54	421.58
Average:	\$305.11	\$358.37	\$374.94

Average Increase: 1/1/02 - 1/1/03 = 17.5%

Average Increase: 1/1/03 - 1/1/04 = 4.6%

**GROUP 4 = 75 employees / Wisconsin Rapids**

	<b>January 1998</b>	<b>January 1999</b>	<b>January 2000</b>	<b>January 2001</b>	<b>January 2002*</b>	<b>January 2003</b>	<b>January 2004</b>
Minimum:	\$132.73	\$139.37	\$142.85	\$166.29	\$224.84	\$252.60	\$213.79
Maximum:	211.67	209.47	238.70	273.30	429.57	498.73	592.30
Average:	\$170.00	\$179.54	\$202.27	\$232.28	\$303.48	\$355.75	\$385.22

Average Increase: 1/1/98 - 1/1/99 = 5.6%

Average Increase: 1/1/99 - 1/1/00 = 12.7%

Average Increase: 1/1/00 - 1/1/01 = 14.8%

Average Increase: 1/1/01 - 1/1/02 = 30.7%

Average Increase: 1/1/02 - 1/1/03 = 17.2%

Average Increase: 1/1/03 - 1/1/04 = 8.3%

**MONTHLY RATES - FAMILY COVERAGE****GROUP 1 = 25 employees / Milwaukee**

	<b>January 1998</b>	<b>January 1999</b>	<b>January 2000</b>	<b>January 2001</b>	<b>January 2002*</b>	<b>January 2003</b>	<b>January 2004</b>
Minimum:	\$407.58	\$422.92	\$424.04	\$511.81	\$ 584.84	\$ 619.74	\$ 646.27
Maximum:	688.18	736.51	896.38	823.18	1,085.51	1,328.08	1,388.55
Average:	\$537.24	\$555.56	\$671.89	\$693.85	\$ 836.44	\$1,020.75	\$1,007.40

Average Increase: 1/1/98 - 1/1/99 = 3.4%

Average Increase: 1/1/99 - 1/1/00 = 20.9%

Average Increase: 1/1/00 - 1/1/01 = 3.3%

Average Increase: 1/1/01 - 1/1/02 = 20.6%

Average Increase: 1/1/02 - 1/1/03 = 22.0%

Average Increase: 1/1/03 - 1/1/04 = -1.3%

**GROUP 2 = 75 employees / Milwaukee**

	<b>January 1998</b>	<b>January 1999</b>	<b>January 2000</b>	<b>January 2001</b>	<b>January 2002*</b>	<b>January 2003</b>	<b>January 2004</b>
Minimum:	\$397.81	\$361.44	\$382.01	\$446.91	\$ 617.03	\$ 651.19	\$ 613.68
Maximum:	685.55	734.82	894.89	860.31	1,119.93	1,302.62	1,534.12
Average:	\$509.67	\$523.18	617.53	\$662.36	\$ 812.29	\$ 964.99	\$ 972.17

Average Increase: 1/1/98 - 1/1/99 = 2.7%

Average Increase: 1/1/99 - 1/1/00 = 18.0%

Average Increase: 1/1/00 - 1/1/01 = 7.3%

Average Increase: 1/1/01 - 1/1/02 = 22.6%

Average Increase: 1/1/02 - 1/1/03 = 18.8%

Average Increase: 1/1/03 - 1/1/04 = 0.7%

\*One company reported monthly rates with an effective date of April 1, 2002.

**GROUP 3 = 25 employees / Wisconsin Rapids**

	January 2002*	January 2003	January 2004
Minimum:	\$ 445.82	\$ 494.19	\$ 515.44
Maximum:	1,226.94	1,471.04	1,563.56
Average:	\$ 794.36	\$ 936.82	\$ 983.56
Average Increase:	1/1/02 - 1/1/03 = 17.9%		
Average Increase:	1/1/03 - 1/1/04 = 5.0%		

**GROUP 4 = 75 employees / Wisconsin Rapids**

	January 1998	January 1999	January 2000	January 2001	January 2002*	January 2003	January 2004
Minimum:	\$345.11	\$295.25	\$285.71	\$332.57	\$ 469.48	\$ 520.42	\$ 488.81
Maximum:	544.93	579.69	769.58	880.76	1,266.22	1,442.76	1,748.21
Average:	\$436.40	\$469.83	\$532.63	\$613.09	\$ 790.33	\$ 925.80	\$1,019.38
Average Increase:	1/1/98 - 1/1/99 = 7.7%						
Average Increase:	1/1/99 - 1/1/00 = 13.4%						
Average increase:	1/1/00 - 1/1/01 = 15.1%						
Average Increase:	1/1/01 - 1/1/02 = 28.9%						
Average Increase:	1/1/02 - 1/1/03 = 17.1%						
Average Increase:	1/1/03 - 1/1/04 = 10.1%						

\*One company reported monthly rates with an effective date of April 1, 2002.

